

**From:** cmslu@comcast.net  
**Sent:** Monday, March 18, 2013 2:13 PM  
**To:** INSTestimony  
**Subject:** WRITTEN TESTIMONY H.B.6656

To: The Insurance and Real Estate Committee

Mayor DeStefano of New Haven testified before the Gun Task Force that 75% of gun deaths in this state are the result of Gangs and Drugs. This bill will not impact that issue unless you believe that gang members, drug dealers and addicts will obtain gun owner insurance? A reference has been made to the fact that automobile owners are required to maintain insurance. A many as 20% or more of car owners in this state do not have any car insurance even though it is required by law. Criminals do not follow the laws! Keep in mind also that automobile ownership is not a right guaranteed by the Federal or State Constitutions.

Recently we have seen a number of storms that have cause flooding and storm damage to homes in this state. Some of the same homes have been damaged repeatedly over the years. Yet the home owners do not have adequate flood or storm insurance and the government continues to use tax dollars to reimburse these home owners? Why are homeowners not required by law to maintain, at their own cost, adequate levels of insurance to take care of these issues? Home ownership is not a right guaranteed by the Federal or State Constitutions!

On September 11, 2001 a group of terrorists, in the name of their religion, committed a series of terrible crimes that resulted in the death of almost 3,000 citizens. A terrorist act took place on a military base in Texas happen while the criminal recited religious statements. An individual attempted to blow up an airplane with a bomb in his clothing following the teachings of a religious cleric. The news papers are full of inappropriate sexual activity between religious clergy members and young children. I realize freedom of religion is a right guaranteed by the constitution and we do not wish to take away an individual's religious freedom. Perhaps in keeping with H.B.6656 we could require all religions, churches and clergy to post liability/legal defense insurance? That way we could have the insurance companies fully evaluate these individuals and entities and if they could not obtain the appropriate insurance they would not be able to operate? What's that you say? The bad ones are such a small number that we would not want to negatively impact the Constitutional rights of the vast majority.

This bill singles out and DISCRIMINATES against citizen's Second Amendment rights and with other proposed legislation is clearly an attempt at CONFISCATION of legal gun owner's firearms by make the exercise of their rights as difficult and expensive as possible in ways that serve no real benefit.

Vote against this illegal legislation!

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